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September 8, 2005

FDIC
San Francisco Regional Office
Direct, John F. Carter
225 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

I am a Director of Fairfield National Bank, which is a \$270 million community bank located in Fairfield, Illinois, a small community of about 5,500 people in the southern part of the State. I am writing you today to ask you to oppose the Wal-Mart plan of entry into banking (ILC's-Utah). It is our belief that if this plan is adopted and brought nationwide, it will have very, very severe consequences to community banks such as Fairfield National.

In no way are we afraid of competition. We face it each and every day and we welcome it. However, Wal-Mart versus the local community bank is not a fair or level playing field. We ask you to adamantly oppose this plan.

Thank you very much for your cooperation.

Yours very truly,



Dimitri Monge
1416 Leininger Road
Fairfield, IL 62837

DM:mp

cc: Larry Rost - Fairfield National Bank
Preston Mathews - Fairfield National Bank